Every Week

3¢

Vol. 1 No. 1 May 3, 1915

The Girl Who Was Talked About

Defendant's Exhibit A
ALEXANDER BOKIS, 3/2/42

CAT'S PAW

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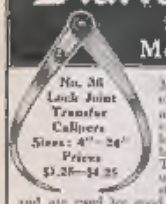

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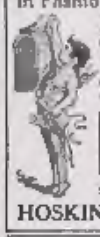

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BRUCE BARTON,
EDITOR OF EVERY WEEK

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YOU are officially appointed a contributing editor of EVERY WEEK. Your salary will be based "on space," as the newspaper men say; which means that you will be paid according to the amount of acceptable material you furnish. What constitutes acceptable material?

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first of all. Every year the amateur photographers of the country make interesting photographs to fill all the magazines hundreds of times over—snapshots of interesting people, of important achievements or unusual events. For photographs of real interest EVERY WEEK will pay well.

Certain forthcoming numbers of EVERY WEEK will be made up almost wholly of your contributions. For example:

The Worth While Folk Number

EVERY city or town has one or two people who are worth telling the world about. You have one friend, at least, who does something better than anyone else, whether it be preaching a better sermon or making a better mousetrap. Send in the picture of that friend to the editor of the Worth While Folk Number—and don't forget stamps if you want it returned. For the picture, if we use it, we shall pay $3, and for the two- or three-hundred-word article that you will write to accompany it, the regular magazine rate.

Who Was Marie Dupont?

FASCINATING, rich, beautiful, courted by many men, she was still a mystery to herself, her guardians, and her friends. Who was she, this Marie Dupont? Where had she come from? What was the secret of her past?

One week from today we begin to unfold the solution of this mystery in a new serial novel which will continue in these columns for eleven weeks. We call it "Who Was Marie Dupont?" You will probably call it the best mystery story in years. It is by Adele Luchrmann, a new author.

The Questions Your Children Ask You

will be answered in a new department of this magazine. You know the kind of questions we mean,—"Papa, why do the stars twinkle?" and "Mama, why does the wind blow?" Have you a little Interrogation Point in your home? Then this department will be a godsend to you. Fuller announcement next week.

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Being the Wife of a Successful Tenor

A Confession

By an American woman who as a young girl became the wife of a world-known singer, and who tells here for the first time the story of her personal struggles and experiences.

Copyright by International News Service

One successful tenor—not the subject of this article—who has no wife to manage him. Caruso was said to be receiving $1,200 a performance at Monte Carlo, half of which he was giving to the wounded soldiers.

I AM not musical, and none of my family is a musician. Yet I imagine that there are few people in the world whose daily living and thinking, whose speech, manners, dress, whose very eating and drinking, conform so absolutely to certain musical realities as mine. It all came about through the accident of my having married a tenor.

I say the accident, and certainly my marriage was, more than most marriages, accidental. Up to my eighteenth year I knew less even than most American girls about the life of a musician. Most of my girlhood had been spent out of doors on a big Connecticut farm which had belonged to my father's mother, and which he had turned into a sort of all-the-year-round country place after his family began to grow up. I was robust and practical in my tastes. I liked riding, swimming, gardening, tramping in the wind and rain. I hated the three months that we spent every winter in the city, and got miserably homesick for my dogs.

I met my husband one week-end when he came down to discuss some difficulty about a contract with my father, who was a lawyer. I fell in love with him, was courted, and married, all within three weeks.

MY marriage took place so breathlessly that it was over before I really knew what was happening,—certainly before I had time to size up the chances I was taking or to realize how unfit I was for the responsibilities of my new life. Sometimes I have wondered at my husband's courage in taking a young, inexperienced girl and plunging her into a life of such bewildering complexity and difficulty. It would have been a difficult life for any woman, even one thoroughly sophisticated in the ways of the world. Perhaps he counted on the natural adaptability of youth.

Our marriage was hurried on because my husband had a concert date in Vienna which it was absolutely essential for him to keep. Within two weeks of my wedding day I found myself for the first time in my life in a foreign city, among people whose language I did not know one word of, but, worse than that, I could not have understood them even if I had understood their language. They and my husband lived in a different world from mine,—a world of ideas, to which I was a stranger.

I had a good many practical aptitudes. I was an expert housekeeper; my mother had trained me carefully in that. I could run a house, manage servants, plan a dinner party. I had been put early on an allowance, and had sensible ideas about the expenditure of money; but intellectual interests I had none. I had never learned to use my mind for any but practical aims.

During the first months of my marriage I began to realize the appalling extent of my ignorance. I met a great many people in those days,—people of the kind I had never known before. Most of them were older than I. All of them were infinitely cleverer and more accomplished. I used to wish all Albemarle Especially—beautiful, sudden he decided on the old who could s down on the levee. [illegible] gaged. Nobody that was anybody dreamed of living on the levee. It

things in which my husband was most interested—with a fearful sinking of the heart. I set myself furiously to overcome my deficiencies.

My mind was wide awake in those days. I was under a tremendous stimulus, although I was not conscious of it. The new experiences that crowded in upon me so fast gave me in a few months a maturity that I should not have gained in ten years at home. I made great strides in those few months. I studied German and Italian; I attended lectures and concerts; I read tremendously. I tried to learn all I could about singing and singers. I persuaded my husband to let me stay in the room when he practised with a coach, so that I could see something of the way in which he worked.

THE greatest problem that I had to study was of course—my husband. I did not really know anything about him when I married him. He was many years older than I. He was not only a tenor, he was a real musician, with a passion for his work. He was sensitive, moody, temperamental, intolerant, quick tempered. He could be wonderfully generous, and he could be absolutely merciless. The one thing he could not forgive was any interference with his work, any claim that [illegible] jangled on the claim of his voice.

[illegible] pink stockings could not grow accustomed [illegible] white shoes [illegible] endless care that had to be given to that treacherous organ. Drafts, indigestion, fatigue, a fit of bad temper, sleeplessness,—these were only a few of the enemies against which I found that I must be on perpetual guard. My husband's voice was like a separate entity, like a third presence in our household, something that had to be ceaselessly watched over, guarded, humored, propitiated, obeyed, which had the power of making both our lives either happy or completely miserable. I soon found out that I, almost more than my husband, was responsible for the well-being of this mysterious guest.

I alone had the power to prevent its vitality being fretted away by all sorts of petty cares and irritations. My husband was terribly helpless against people. He had no ingenuity in protecting himself against the endless claims they made upon him. It was a task requiring both tact and patience to step in between him and the multitudes of people who always follow in the wake of any rich, gifted personality, each one with some insistent demand upon it, from the little school teacher who wants an autograph, to the brilliant hostess of a dinner or musicale who insists on her hon. None of these people must be offended if there is any way of avoiding it; for they represent the singer's public, and a singer must be on good terms with his public.

And yet at all costs I had to manage that my husband's life should not be distracted and broken up by all these interruptions; that he had quiet and leisure for his work and for some sort of personal life into which he could retreat now and then.

I MUST own there was one phase of my husband's profession that for a long time caused me great misery. I was jealous of the women not of his professional associates,—I had sense enough to know that only a very stupid or a very unreasonable wife would object to the operatic stage business of a tenor, would complain of having to witness her husband making stage love to the prima donna. That is part of the job. What I did mind was the women who made love to my husband off the stage. It was a long time before I could become reconciled to it, and not until I had gone through many painful struggles.

The worst of it was that my husband liked it. It flattered and stimulated him when some lovely young creature turned up and put forth all her powers of attractiveness to charm him: it was like an exciting game that gave zest and interest to existence. He said that he worked all the better for a mild flirtation.

But it used to make me very unhappy. At such times I would see myself as a dull drudge who took all the rubs and knocks and did all the disagreeable chores, while other women had my husband's holiday moments. Once I made a scene,—cried, stormed, and behaved very badly indeed. I never made another. My husband was extremely angry. He left the room without a word. He was just starting on one of his tours, and when he said goodby to me it was in the presence of several people.

I did not see him again for two months. In that time I took account with myself very seriously. I saw that I had behaved stupidly and childishly. I had only done violence to our relationship, and had not bettered my own position. With a person of my husband's pride and independence it was the worst possible way to take. After that I honestly tried to be broad-minded and to respect his individuality: not to act as if I owned it and were its sole proprietor.

I SOMETIMES went with my husband on his tours; more often I did not. It is not a good thing for a tenor's wife to be too much in evidence. When I did travel with him I made it my job to look after his comfort in every possible way. There were all sorts of ways in which no one could be so useful to him as I,—seeing that he ate the right things, looking out for drafts, watching him to see that he did not overexert himself when he was with people, writing his notes, keeping track of his engagements, being his secretary, nurse, chef, adviser, manager, all in one.

I know of no more difficult profession than to be the wife of a tenor. It is a profession that one has to learn without outside guidance, and it is surrounded by dangerous pitfalls on every side. But on the whole my experience has been a happy one. I should not advise another person to try it; but if I had it to do over again, I should choose exactly the kind of life I have lived.

She Never Takes a Vacation

This glimpse of Pavlowa with her powder puff is characteristic; for it is practically the only make-up she uses. She could quite well go out into the street with her stage make-up on.

"I WILL tell you why the great artist should be worshiped," says Madame Verhoeven, mistress of the ballet at the Metropolitan Opera House, "and that is because she consecrates her life to work. Oh, yes, I could tell you things that would surprise you of the working life of the *première danseuse*." And she did.

"Take Pavlowa, for example. Ah, there you have one of the few real artists of our time! I do not say an artist of the dance only. She is an artist in the bigger sense, an artist of life. In some points of technic perhaps she has been excelled; but the soul, the fire, the poetic intelligence, that lie behind her work,—there she is unexcelled. No one can touch her! As my very dear friend I love her (this speaks a loyal German of a Russian in the year of our Lord 1915), but as an artist I revere and adore her!

"And how has she accomplished all this? By years of unceasing, concentrated work. Never, never does she take a vacation. Hardly a day has passed since she was admitted to the Imperial Russian School of the Ballet at the age of ten that she has not practised at least two hours. Her triumphs are very sweet to her; but they do not carry with them any lessening of her labors.

Great Ballet Dancers at 70

"SHE has just turned thirty, and is in the first quarter of her greatness. There have been great ballet dancers with power to thrill and charm at seventy, as Bernhardt still thrills and charms in the drama. Pavlowa is medium height (five feet six), and that in itself is a good omen for a long professional life. Small dancers with small bones have often phenomenally early successes, but they are likely to go 'off'; while big women who capture grace and technic with more difficulty last longer, but are restricted to a smaller field of work on account of their size.

"Pavlowa escapes both of these dangers. She should dance for years to come and ever increasingly well. And the 'why' of this is because her life is indeed given to the work that is her art.

How Pavlowa Works

"WHAT is her day like? It is very simple. It is a child's first piece on the pianoforte, all in C natural. She rises and goes through her morning exercises, bathes, and breakfasts, and goes out for the air. Before lunch she works at planning a new spectacle or scheme of costumes. She is always on the watch for some quaint little overlooked corner of history or for a crashingly dramatic moment in music, art, or biography that has never been visualized. In the afternoon are conferences with her costumers, her designers, her wig-makers, and for the rest, rehearsals—both alone and with her company.

"There you have it! Social life? A *première danseuse* cannot have a social life. She may have some personal contact with her company; but the matter ends there. To go here and there to dine, to receptions, to meet So and So,—it cannot be done! For the opportunist favorite of the moment, perhaps, but for the artist—impossible!

The Long Waits Between Acts

"THE long waits between Pavlowa's numbers? Oh, that is simply the Continental custom. Why should there be such mad haste to get on to the next thing? Should not time be allowed for reflection on what one has just seen, for anticipation as to the next offering? Let us hope it will be sometime before all art is made to conform to the commuter's schedule! As to the waits, the dancers snatch just a moment of rest, then they change costumes and go over the opening steps of the next number. They must ceaselessly make their *pirouettes* and their *elevations*. They must keep up on their toes.

"For the artist, the genius, life is all work; though the public does not believe it. People, like naïve savages, imagine that when the sun has set for them it has ceased to shine. Pavlowa, for example, has finished her New York season, and people picture her basking luxuriously in some mountain summer retreat. As a matter of fact, she is dancing each day all the way from Cuba to California. The life of an artist? Now you know what it is like,—*work!*"

Giving Away 5,000 Pairs of Pants

BUNDLE DAY has a father. He is Ben Altheimer of St. Louis, who has money enough to share with others. A man asked him for food one day. Mr. Altheimer saw that he was shivering. There was an overcoat at home that was a little worn and yet too good to throw away.

It occurred to him that there were many people in the world who had clothing that they did not know what to do with, and that there were many more who needed this clothing. Out of this grew Bundle Day, which is really a clearing house idea. It has been sweeping over the country, finding a welcome wherever the war has lengthened the lists of unemployed.

By the first of March more than 30,000 people in New York had been supplied with clothing by making the Bundle Day idea work.

People Will Always Give Clothes

AN appeal through the newspapers to tie up a bundle of the clothes for which there is no actual need and send it to headquarters meets always with a generous response. People are always more ready to give away clothes than money. The real trouble comes in the distribution.

Women and children have fared best, because the bundles are mostly made up by women. For some reason trousers have been one of the problems. Maybe it is natural that women should not think of these; but the jobless men had thought about them and asked insistently for them.

"Give us pants!" has been an insistent cry.

Now it has been no easy matter to secure something like 5,000 pairs of pants to supply the demand. Also there is a variation in size. Getting and giving away all these pairs of trousers with some concern as to their fit and their fitness has been one of the committees' greatest worries.

Two Million People Out of Work

BUNDLE DAY is one of the quick, practical ways of meeting the needs of the jobless and those dependent upon them. The most generally accepted estimate of the number of unemployed in the whole country this winter was 2,000,000. The cost of caring for these unemployed workers and their families adequately isn't quite so great as that of keeping the French army in the field, because there are no transportation nor ammunition expenses; but it entails a heavy burden.

Edith Slater, two years old, the youngest philanthropist, who donated a bundle on Bundle Day. Below are some of the jobless men that New York helped through the winter.

Press Publishing Co. (The New York World), Joseph Pulitzer, Chairman; John H. Hayden, President; [illegible], Secretary; R. M. Hendrickson, Treasurer; 62 East 16th Street, New York. Subscription rates: By mail, postage prepaid, in the United States, $1.00 a year. Entered at the post-office in New York as second-class matter.

"That blossoming, vital young thing had no companionship in the world save that of her drunken old father and her whining old mother."

The Girl Who Was Talked About

By

KATHARINE HOLLAND BROWN

"HE was a man of the world, able to take care of himself. He knew that she had been talked about."

UNLESS you've lived in a dull little river town, where everybody knows everybody else, to the very marrow of their bones, you'd never understand how Salerno, Illinois, looked down on the run-to-seed Claghorns. It was pity—partly, and a little green streak of envy—when Judith's regal ways, or the old Colonel's blustering stories of past grandeur, got us roiled up; but mostly plain, bumptious Phariseeism.—"Lord, I thank Thee that I am not as these Claghorns, who wear their rich relations' cast-off duds, and are as shaff, even in the eyes of the Woman's Club!" The Woman's Club, forsooth! No wonder Judith didn't care to accept its hospitality, after the way we women had treated her, her whole life long!

It was fifteen years ago that the Claghorns came to Salerno. I mind what a swath the Colonel cut those first weeks as he swaggered around town in his flashy light clothes, his red face glistening, his big voice rolling out its windy oratund. He had just retired from his honored practice of law in Virginia, Suh! His dear wife's health demanded our healing river air. He desired a furnished residence, and he kept Salerno's two real estate men on tenterhooks a month while he loftily considered the Dwights' Tudor Castle on the Hill, and the Wyman mansion on Main street. (Mrs. Horatio P. Dwight is Salerno's sole Patrician. Horatio P., good, easy man, had died that spring, and she was taking Ned, the heir apparent, for a year of school in Lausanne. The Dwights are my third cousins, and I enjoy some reflected glory.) But the Colonel found Dwight Castle too gloomy. And the Wyman mansion reminded him painfully of his father's manor house on the James, "sacked by the damn Yankees, Suh! The noblest pile in all Albemarle County!" And all of a sudden he decided on the old Amos place, down on the levee.

Salerno gasped. Nobody that was anybody dreamed of living on the levee. It was all factories, and freight yards, and tenting blocks of Polack Town. Worse, the Amos place was a sprawling, rambshackle old shell, moldy as an old tomb. But perhaps its twelve dollars a month, against the Dwight Castle hundred, made its moldiness endurable.

Mrs. Claghorn, slim, languid, slatternly, settled down contentedly enough to enjoy her poor health and the river air. The Colonel settled down too,—into a yellow pine chair, tipped back against the Park Hotel, of summers; into a big rocker, drawn close to the bar base-burner, of winters. By and by we got used to him, and his spatty Prince Albert, and the flat silver flask that he refilled only too often, and his booming blather; just as we got used to Mrs. Claghorn, and her sweet, lazy drawl, and her sad, blond front. But we never did get used to Judy.

I CAN see her now, the first time I ever laid eyes on her, as she marched into Miss Sarah Arnold's class at Sunday school. She was a tall, strong child, with black, dense hair in silken braids, and great, black eyes, and a small, grave face, set like a little cameo. But nobody saw her beauty then; for every eye in Sunday school was riveted on her clothes. Every other little girl was starched and stung in "best white." But Judith! Her pink satin slip, flounced with torn lace, showed inches of lean, little shoulder; cheap bangles jingled on her thin, little arms; her pink stockings were soiled past belief, her white shoes half buttoned. A big garnet necklace glittered on her throat; a huge rhinestone pin caught her sash. She was just a tawdry, little caricature.

Then a whisper stirred, and grew, and broke into a titter that swept the whole big room. Judith, baby that she was, understood. Her little, tense face blazed crimson; her stubby fists balled like pebbles. But there was clean grit in Judith. Minute after minute she stood there, a defiant little statue. Not till the titter had dropped to shamed silence did she yield to Miss Sarah's coaxing hand, and slip down into the tall pew. There she sat moveless, her soft mouth set, her black eyes flaming, till the doxology was sung. Then, head high, she wrenched from Miss Sarah, and marched away—and never stopped inside the church door again.

You couldn't blame her. But Salerno sniffed, Stuck-up Little Johnny Reb—good enough for her! For weeks Judith kept to herself, even at day school, with a black pride pitiful to see in such a little creature. She must have been as lonely as if she trod another planet.

After awhile she thawed—a little. But it was just Judith, to take up with the Kinneys and Lou Bell, the commonest children in town. That helped tag Judith, you see. And when she was sixteen, and just unfolding into her dark, glowing splendor, and as innocently conspicuous in our dull streets as a Richmond rose in an onion patch, didn't she pick up Leota Harrison, and go with her everywhere,—Leota, "visiting" from stock in St. Louis, with her penciled pink lips, and her laugh like sounding cymbals, and her serried ranks of "gentlemen friends"? That was the year the great dam was built, five miles north of Salerno. Our town swarmed with sprucu young engineers and noisy, jolly foremen, and Leota, the experienced, took her choice. You can imagine what that intimacy cost Judith. Deeper than burning pitch, that cruel verdict seared into her innocent name,—Talked About!

ABOUT the time that Judith and two young engineers went on a picnic with Leota and a drummer from Pittsburgh, and got stuck on a sandbar till near daybreak, Miss Sarah Arnold and I took our courage in both hands, and went to see Mrs. Claghorn. But we met the Colonel at the gate, and Miss Sarah cast herself gushingly on him instead. The Colonel was fuddled, but courtly. He seated us on the sway-backed porch, and apologized for Mrs. Claghorn's headache, and listened with top-heavy dignity, Judith was indeed growing up to be very striking, very beautiful.

"You feel that my daughter needs finer companionship? She does indeed, Madam. You will forgive me for saying that Salerno, Illinois, is hardly the *milieu* for an Albemarle Claghorn. And you suggest Miss Seton's school in St. Louis? I had planned to send Judy to school in Paris—uncompanied by her own governess, of course. Though, since you recommend Miss Seton's, I—I might think it over."

He did think it over. Of course he couldn't pay her seven dollars' fare to St. Louis. But Miss Sarah and I managed that; though we had to send it and her first-term tuition anonymously, through Miss Sarah's lawyer, who still regards us as two cracked old maids. But Judy didn't stay the term out. I never did get the straight of it; though Eva Seton sobbed wrathfully over the telephone, and vowed that it was all bosh to talk of the

tenderness of women. A band of cannibals were Christian gentlemen, alongside of a pack of schoolgirls!

Anyway, Judy came home, very tall and pale and utterly silent. And she shucked off Leota Barrison and her kind like a muddy overshoe. You never saw her in the streets any more. The only place you did see her was coming out of business college; for she was studying stenography. Even then you'd hardly know her; for she always went in the plainest little gingham dresses and sailor hats, and she never wore jewelry nowadays, not even a bead necklace on her white throat. Before long she went to work in the telephone office, down on lower Main. Then back and forth she went, taller, lovelier, more silent, than ever.

Then year on year went by, and that blossoming, vital young thing had no companionship in the world, save her drunken old father, and her whining old mother, and the girls at the exchange, who scowled at her grand airs, and resented her promotion to chief operator. And when Salerno thought of her at all it thought of her as the girl who had been *talked about!* No, burning pitch isn't in it!

THEN Ned Dwight, only and idolized son of Salerno's sole Patrician, came home, after four years of Harvard and two of Europe,—home, to settle down in Salerno and take over the family stove foundry, heretofore in the hands of a regent. You can imagine how Salerno sat up.

Of course Mrs. Horatio P. unbent, and opened the castle for a ball to which even the peasantry were bidden—though she didn't ask the Claghorns. Nobody ever thought of asking them anywhere. And Ned stood by his fair, imperial mother like the great, husky young prince he is, and greeted everybody like a long-lost brother, and had all the men grinning, and the old ladies patting his shoulder, and the girls wide-eyed and tremulous, before the evening was half over. I knew right then that Ned Dwight was destined to be Salerno's idol too; just as his wise, kind father had been before him—and I was glad.

NEXT morning I met Ned downtown, glorious in khaki and puttees. He jumped off his horse, and seized my arm, and walked up Main street with me, talking and laughing sixteen to the dozen. Everybody we met beamed and spluttered worshipfully, quite as if he'd been the Young Prince in truth. As we crossed Main street the door of Heidloff's Home Bakery swung open. Out stepped Judy Claghorn!

She had a loaf of bread under one arm, and a big sack of broken crackers on the other. She wore a blue-print dress, clean, of course, but shrunken and graceless as a husk. Yet her long, supple, swinging body carried those limp gures like Diana's peplum, and under the great, faded braids her face was carved from pearl, and her dark eyes were dark stars.

She didn't see us. She drifted by, bread and crackers poised on one slim wrist, her head high, her face moon-pale, moon-calm.

Ned stopped dead. His gray eyes flared. His hard young mouth curved in a soundless whistle. "For the love of Mike, Cousin Lil! Now what do you know about *that?*"

The queerest thrilly shiver went over me. "The girl in blue, you mean?"

"The girl we just passed, I mean. There's not another like her in all Salerno—nor on this continent—nor on the farthest star. Pronto, Cousin Lil—bike!"

"Just let me get it in edgewise, Ned. That girl is Judith Claghorn."

"Judith Claghorn! That long-legged tomboy that used to tear around Main street—that old goat Claghorn's daughter?"

"The identical one."

Ned stared straight ahead,—a curious, brooding stare. "That goddess! Little Judy Claghorn! The pert little shrimp that used to do toe dances at the Elks' benefits! Gosh!"

I laughed. But that uncanny prickle went down my back again. However, Ned was a man of the world. He knew perfectly well how Judith Claghorn had been talked about. I needn't worry.

I DIDN'T worry—not for three weeks. Then, along with the rest of Salerno, I fell off my chair with a thud. Through town like wildfire leaped the news that Ned Dwight had taken Judith Claghorn to Perkins' Opera House, to see "Peg o' My Heart"! And Salerno had not caught its breath until Ned's new car, a sixty-horsepower gray flyer, was shipped in from New York. Judith Claghorn, pale, grave, aloof, in her plain serge coat and battered little turban, was the first, last, and only girl to sit beside Ned and ride that gray whirlwind.

Again Salerno seethed. But there was more to follow.

The Woman's Club lawn party was to be given, as always, on the Dwight grounds. A week before Ned came to me. He spoke rather bruskly.

"Cousin Lil, are you yearning to do me a favor?"

"To be sure."

Ned stood on the porch, looking out on the view. I am rather proud of my view. My house is just across the drive from Dwight Castle, set well out on the bluff. You look away down the green slopes, then on up the wide, sleepy river till the great dam lifts its misty walls against the hot, pale sky. That day they were beginning to reinforce the east walls; for the June rise threatened trouble. The men working on it were black motes against that misty gray, that silver blue.

Ned stared and stared. His face took on a curious veiled look.

"It's about Judy Claghorn. I—I want to take her to the garden party. Not but what it'll be a ghastly bore; but—" He stopped. His clear, dark face reddened slowly. "Only—I find she doesn't accept many invitations. She's inclined to stay out of things."

Yes, poor child, she was out of things!

"And I want—hang it, Cousin Lil! Can't you see?" The red burnt deep. "I want her to meet my friends—*in my own house!*"

I felt a little sick. Yet you couldn't steel your heart against that flushed, chivalrous young face.

"She—she is not willing to go with me. But—well, I want you and Mother to top up and go call on her and her mother. Then ask her to go with you to the party."

"But, Ned, your mother would never—you don't understand, Dear."

"I understand a darn sight better than I wish I did!" Ned's jaw set, granite. "All you need do is, march Mother down there, and give that invitation. I'm banking on you, Cousin Lil."

Well, I did my best. But Louisa Dwight only laughed at me.

"It's too absurd to discuss, Lil," She folded both fair, jeweled hands calmly. Her large, fair face never changed expression. "Judith Claghorn indeed! I really must speak to Ned. He'll turn the poor child's head."

"Then you won't call on her?"

"Call on her! I think I see myself!"

"Well, I will. So there!" said I hotly. And I put on my prettiest gown and went forthwith.

Judy was at home. She was very gentle, very gracious. Yes, she would be glad to go, as my guest—with the bow of a young princess, who confers, not receives. It piqued me, even while I gloried in her spunk.

OH, that garden party! My knees shake when I remember. But Judith drifted past those staring, hostile faces tranquil as the June night. As for Louisa! Canny Louisa met Judith with the most disarming friendliness. But three days later came the afterclap.

At dusk Ned came striding up the castle porch, where Louisa and I sat sewing. Louisa glanced up and met her son's eyes. I caught that look. I jumped up and snatched my work.

"Stop, Cousin Lil. I want you too." Ned stood looming, gigantic. His angry eyes fastened on his mother's fair, calm face. "Listen, Mother. Did you write to Judith, as I asked you to do?"

Louisa's glance met his with a shock of challenge. "I did not write to Miss Claghorn."

"May I ask why not?"

"I do not propose to help wreck my son's future."

Ned drew a sharp breath. "You mean—"

"I mean what I say. You bid me write and ask Miss Claghorn when I may call on her. Further, you ask me to plan a family dinner in her honor. Can't you see the significance of such an invitation?"

"I sure can. And I want its significance made mighty clear. D'your get me, Mother? Don't you understand?"

Louisa turned pale. "You mean—you have asked Judith Claghorn to marry you?"

"I mean that I shall marry Judith Claghorn. She won't say yes yet; but she will." His eyes darkened. A curious thrill ran through his splendid body, a throb of power. "Please meet her halfway, Mother!"

"Meet her halfway! Judith Claghorn!" No, Louisa didn't mean to. But rage and amazement carried her past all bounds. "Marry a nobody, and worse than nobody! Marry a girl who all her life has been talked about!"

Ned didn't speak at once. He waited to get a grip on himself. At last he spoke, very steady and low. "You don't mean what you say, Mother. Now please try to realize that Judith Claghorn is to be my wife. That's settled. Now won't you try to know Judy as she really is? Mother! Won't you even try to get next to her?"

Louisa laughed out. It was the most cruel sound I ever heard. "I know Judy quite too well, as it is. I shall never open the door of this house to a Claghorn, Ned—that is all!"

That laugh did it. White to his lips, Ned turned, leaped on his horse, and galloped off down the hill. Louisa smiled after him.

"I suppose every man goes mad once in his life, over some trifling girl. Thank Heaven this will all blow over in a month!"

I didn't answer. It was no use.

A WEEK later, at nine one night, a motorcar pounded up-and-up hill. The bell rang, a sharp peal. I ran to the door. There in the starlight stood Ned Dwight. Beside him, white and still and frozen, stood Judith Claghorn.

"You're all alone, Cousin Lil? Good! I want to talk to you. And—I want you to talk to Judy."

My heart sank. But I led them in.

"Judy is going to marry me tonight. There'll be just her parents and ourselves. But we want you too."

I opened my astonished mouth. But Judy shut it for me.

"No! I am not going to marry you tonight, nor any other night—not till your own people really want me. And they never will!"

"But, Judith—"

Judith spoke straight on. Her beautiful, deep voice dragged, lifeless. Her soft hand lay icy in my own. "Hark, Ned! You put me into the car, and brought me up here, whether or no, 'to talk it over with Cousin Lil.' But there's nothing to talk over. Your mother does not want you to marry me. She is right. It would spoil everything for you. So I will not marry you!"

She meant it, every word. There was supreme determination in every note of that beautiful, exhausted voice. In a flash I looked back fifteen years, and saw the little, furious, shamed Judy standing at bay before the whole Sunday school. I knew that the royal courage that had upheld her then upheld her now.

Then Ned spoke, under his breath. "All right. But you've forgotten one thing, Judith."

"Well?"

"You've forgotten that you love me."

Judith looked at him, straight and clear. Over her drawn, tormented young face there flashed a strange, splendid radiance. "No, I did not forget. I do love you. I shall love you always."

She did not move. Nor did Ned. But the two young creatures swayed toward each other as if blown by some compelling, mighty wind.

"Darn Cousin Louisa!" I choked. Then I spoke up. "Seems to me that makes some difference, Judy."

But Judy drew back from us both. That divine glow had faded as swiftly as it had come. "It makes all the difference in the world. That's why I'm not going to cut him off from his own folks. That's why I sha'n't spoil his whole life. And—that's all."

She turned to the door. Ned followed, defiant but chazed.

"You can take me home now, Ned. Goodnight, Miss Lillie."

AFTER that the hot spring days went by as like as so many beads off a string. All those days I felt as if the sweet air pulsed with thickening, angry menace. I would look across the drive at Louisa, sitting at her work, so fair and bland, and long to take her by her fair neck and wring all the stubborn hatefulness out of her with one full twist. But I need not have bestirred myself. That task was in more powerful hands than mine. One week more—and the great blow fell.

One of the Centrals told us about it between her subs, the day after, when we were all huddled up at the castle, waiting, waiting for news.

It was the slack time of afternoon. She herself was crocheting; two other girls were larking at the window, Judy writing at her desk. Suddenly the emergency signal shrilled out, loud and high.

Judy ran to the board. Her velvety, deep voice answered.

"Yes. Salerno Central. This is the dam office talking? You *what?* Want to warn us? Oh, nonsense! No joking, please. We're too busy—"

A pause. Then Judith's hand flashed to the switchboard. She called her home number. Her voice rang like a terrible bell.

"Mama! *Mama!* Oh, it's Papa. Papa hurry, you tell me the truth now—honest to gosh! Have you been drinking today? You haven't touched a drop since your bitters this morning? *You swear to it!* Then hark! The dam has gone out—yes, the big dam. The flood will be here in ten minutes. You get Mama up the hill. Don't stop for anything—not even the teaspoons. You hear me?"

She whirled on the startled girls. Her voice poured through the room.

"You, M'ree! Call up Lincoln School. Tell them to get the children out quick. Lou, you call the depot and the paper mill. Belle, you take the levee stores. I'll take the farms below town—"

That was all the girl could tell; for Panic swept Belle and Lou and M'ree with a black wing, and screaming they tore down the stairs, and away like maenads they flew, up the hill. But Judith Claghorn stayed.

SHE must have worked like a machine those fifteen racing minutes; for she got Lincoln School, and the paper mill, and the plow works, and the Q., R. & C., and enough stores to spread the alarm through Polack Town. She got the bridge contract shack, ten miles down river, and so saved sixty-odd men; "not to speak of the Bohunks," as the head dredge runner gulped next day. She got the poor farm, and the box factory, and the deaf Flahertys beyond the roundhouse. And she must have just finished calling the Flahertys when that great, yellow, foaming wall drove down on Salerno, and picked up Telephone Building, and ripped it apart as you'd rip a strawberry box, and sent it spinning down on the vast, wild waves ahead.

Maybe Judgment Day will be more exciting than that day of the flood; but it won't be any quesrer. I was standing at Seaver's fancy goods counter, matching buttonhole twist, when Gus Seaver plunged down the aisle, bellowing the news. And first everybody stared; then

we all laughed uncertainly at Gus; then, a shrieking, frenzied crew, we rushed out of the store and went staggering and blundering up the hill. I looked up river, and saw it coming; still three miles away, but rushing down like all the stampeding horses in the world. A pillar of mist streamed before it,—a roaring that shook the earth. I cried out, and staggered on. And I'd barely reached Heidloff's House Bakery when, with all the thunder of an avalanche, the whistle and swoop of a cloudburst, that toppling crest bore down on Salerno. I lunged inside the tiny, rocking bakery, and crouched by the window, and stared past the trays of Neapolitan coffee cake, out at that rolling torrent, as it licked up Lower Town and threw it away, just a huddle of torn walls and roofs and twisting, splintered timbers.

Yes, it was like looking on at the Last Day. I sank down, sick and faint. When I came to myself Mrs. Heidloff was holding ammonia under my nose and crying loudly. I crept to the window. That roaring flood had passed. But now the river spread four miles wide, an angry maelstrom, flecked with foam. Shacks, cabins, mills,—all Lower Town had vanished.

"All gone!" said I, and I began to whimper too.

"But, *Gott sei dank!* the folks all got out alive!" said Mrs. Heidloff. "It was Chief Operator saved them. She stood by and warned every soul on the levee, bless her heart of gold!"

"Chief Operator! Miss Claghorn, you mean?"

Slow ice trickled through my veins. "But Telephone Building is gone! And poor Judy—Judy—"

THEN came the roar of a racing motor. The door banged open. Dripping, gasping, coated with mire, in plunged Ned Dwight. Blood ran from a broad gash across his forehead. His eyes flared from his bruised, clay-stained face like live coals.

"Cousin Lil! Thank the good Lord!" He gripped me tight. "Mother and the rest are safe at home. But where can Judith Claghorn be? They tell me all the girls left Telephone Building at the first alarm. But I've hunted for Judy everywhere—"

I tried to speak; but my mouth stuck together. Mrs. Heidloff answered him. She hid her face in her arms and lifted a keening wail.

Ned slumped back against the door. The words came from his mouth in queer, slow whispers. "So she—she saved everybody else—this whole infernal town! She stayed by—till it was too late! And—here I've been helping gather up that chattering Polack crew—while she was swept out, thrown away—she, worth more than all the souls in this town put together! Oh, Judy, my girl, my own girl! My rose of all the world!"

He plunged out. We heard his car roar away down the hill, on, on to the rim of that boiling flood. And we knew that inch by inch, the night long, he would search those miry banks for some trace of the girl he loved.

All night we women worked. Louisa Dwight had opened the castle to every-body. Thither we brought them, the blank, cowering women from Polack Town, the stunned men, the wailing children. We fed them hot soup and coffee, and tied up their hurts, and tucked them up on quilt shakedowns, and petted and comforted them. Louisa was a whole Red Cross in herself. But right in the thick of things didn't she rush down to the Park Hotel, and gather up the Colonel and Mrs. Claghorn, and bring them home, willy nilly, and fuss over them as if they'd been royalty?

But they didn't notice her much. All night Mrs. Claghorn sat bolt upright in her chair, her lean hands fiercely clenched on her lap. She never once spoke. She just moaned and moaned, like an animal that was slowly tortured to its last breath.

And the poor old Colonel! All the pomp and bombast were washed out of him. Sodden, quivering, he huddled on the piazza the night long, peering, peering out; watching, like a pitiful old dog, for the face he loved.

At dawn came a heavy, cold rain. All day it pouted down, with a wind as rough as March. Hour by hour we waited, listened. There came only bulletins of disaster. The flood had swept the valley towns for thirty miles. The loss of life was appalling. But for Judith Claghorn's work, lower Salerno would have been added to that tragic list. Judith Claghorn! All her life she'd been the girl who was *talked about*. Today, a thousand times over, she was the girl who was *talked about*; but on what trembling lips of gratitude, with what a multitude of voices choked with love and praise and grief!

At noon I dragged Louisa from the kitchen by main force, and put her down on her own bed.

"You haven't stopped to draw a single breath since the flood struck the town," I scolded.

Louisa turned heavy eyes to me. All her plump, bland fairness was parched and shriveled. She looked worn and shattered and old.

"I'll never dare stop to breathe again," she muttered, "nor stop to think—when I remember what my boy is suffering! Searching, searching—and he'll never find her; for she has given up her life for Salerno, as surely as if she had stepped into a martyr's fire! And when I dare to think—"

"Then don't think," said I, crying as hard as I could cry. "Just wait till something happens."

And so we waited.

All afternoon the telephone rang with frantic questions; but there came no word from Ned. Louisa and I did not speak of him again. But well I knew that we saw him every minute,—searching, searching, through black ooze and yellow mire, past heaped timbers and crushing falls of brush, for the lovely flesh that was as his own flesh—his ease of all the world.

"No, we have no word from Mr. Ned Dwight." At dusk, for the fiftieth time, I was answering the Post Despatch at the telephone. "Yes, he is searching alone. Yes, over three hundred men from Salerno are searching for her too. But we dare not hope—"

THE receiver fell from my hand. Up the hill came the long, high peal of a motor horn.

I fled across the piazza, on down the rain-soaked turf. A long, gray car, spattered with clay, was plunging up the hill. Through the dusk I glimpsed Ned's face at the wheel. The car halted, then turned abruptly into my own path, across the drive.

Then I ran as if on wings. But past me fled one swifter still. Staggering, trembling, Louisa Dwight rushed out to the car.

"Ned, Ned!" Her voice rang with a great and piteous cry. "Bring Judith to me, Son! Bring her over here—to her own home!"

Ned leaped out. He stood there in the muddy road and stared at Louisa's wild, pleading face. Then he went to his mother like a little boy, and threw his great, muddy arms round her neck and buried his face in her shoulder.

"No!" sobbed Louisa fiercely. "Let me!" for the rest of us were at the tonneau now, trying, with sick hearts, to lift the limp bundle wedged in the cushions.

"No! Let Ned and me take her. It is our right!"

Together she and Ned lifted that limp, sheathed body. Together they carried it into the house, and laid it on the great couch in the library. Louisa bent and looked at that beautiful, rigid face. Then she cried out, in anguished pity:

"Go away, Ned dear. We can't do anything. It—it isn't any use to try!"

"Yes, it is, Mother." Ned stooped and straightened the poor, torn young body, and smoothed the drenched, blood-stained braids above the waxen forehead. "We've a chance left, anyhow. So let's get busy."

And we got busy.

It was near midnight, and we still worked,—the two doctors, grim and alert; Louisa, deft and gentle, her face deep-marked with fatigue, her eyes tear-wet and hopeless. Across in the sitting room, Mrs. Claghorn moaned in her deep chair. Squatted by the door, the old Colonel waited, his puffy hands quivering, his old blotched face a mask of father-agony as terrible as Lear's. But Ned Dwight saw none of these things. He saw nothing but the beautiful, deathlike face that lay against his arm. Always he crouched there, holding her limp body close, gripping the lax, cold hands in his great, burning clasp, as if the mighty pulse of his love and passion and pleading could warm her sinking heart again to life.

At last, somewhere past midnight, Ned spoke. And the love and joy in his voice would break your heart.

"Judy! Judy! Open your eyes, my darling! You're better! You're coming back to me!"

Then, as if his cry had let her back, through the last dusk-returning corridor, those heavy lashes lifted. And first she saw her father's poor, broken old face. She smiled, and tried to wave her hand to him.

"Good for you, Papa honey! You got Mama up the hill all right, didn't you?" she whispered in her tired, tired voice. Then she met Ned's eyes—and there was silence.

And then, like the utter fools we were, Louisa and I and the other special healers who'd been working over her just threw ourselves on her, and cried over her, and told her, in sobs and sniffles and shaking, eager words, just what we thought of her, for chancing her own life to save the town. At first she didn't seem to understand. Then she frowned, and a dim, fretted color rose in her wan cheek.

"Oh, don't! Please don't!" she whispered, shrinking back into Ned's shielding arms. "I didn't do anything—not anything at all."

"Oh, no, you didn't do anything!" we chorused in tender mockery, looking tearfully at one another.

But Judith's eyes had lifted once more. And you'll know precisely what I mean when I tell you that now her words drove through us like two-edged swords. We, who had criticised her, and snubbed her, and scorned her! We, who had left her to fight her own way, all her bitter, lonely young life! Deep into our bland, Pharisee hearts those words thrust, and cut us to the quick.

"Oh, don't!" Her beautiful, deep voice shook on the words like a muted violin. "Don't—*please!* Wouldn't everyone of you have done the same for me?"

"I am not going to marry you tonight, nor any other night—not till your people want me. And they never will!"

Next week: "Who Was Marie Dupont?"

How to Make Your Will

By

WILLIAM HAMILTON OSBORNE

If you have $50,000, it does not matter whether you make your will or not; if you have only $500, it is absolutely necessary. Read this article by a member of the New York bar and learn why.

"The making of your will is the best life insurance you can obtain."

EVERY poor man ought to make his will. This assertion will seem strange and unwarranted to a good many people, particularly to those to whom the word "estate" means a large property. The making of a will is assumed to be the business of those who when they die expect to leave a good deal of wealth behind them. It seems a superfluity in the case of the man who has only a pittance to dispose of.

As a matter of fact, to a rich man a will is merely a luxury, a convenience; his estate can get along without it. To the poor man it is an absolute necessity. Let us look at it.

John Doe is a struggling individual, too poor by far to have his will drawn: at least that's what he thinks. He dies unexpectedly. He dies without a will. He leaves, we'll say, a wife and a child under age. He owns at the time of his death, say, five hundred dollars in a savings bank, and a lot on which some day he hoped to build,—a lot worth perhaps another five hundred. So we'll put John Doe's estate down at one thousand dollars, half realty, half personalty.

The Difficulties Begin

DON'T forget that he dies without a will. His wife finds herself in a position where she needs to draw on the savings bank account: perhaps she'll need it all. She finds herself in a position where it is advisable to sell the vacant lot.

When John Doe dies her first legal step is to take out letters of administration. To do this she must give a bond in double the amount of the personal estate; that is, she must furnish a one-thousand-dollar bond. This bond must be filed with the surrogate. It must be signed by two individuals, each of whom owns real estate equal in value to at least double the amount of the bond.

So her first actual step is to go to some of John's friends and ask them to go on her bond. Does she want to ask any of his friends to go on her bond? She does not. (Perhaps, too, he has no friends; perhaps she and John were strangers in a strange land). However, suppose she screws her courage up and asks them, will they consent? To sign a bond means to assume liability. To go on her bond means that they severally guarantee that she will dispose of the estate according to law. To dispose of it legally means that she must first pay debts, and that the balance belongs one-third to herself and two-thirds to her child.

Assume that they go on her bond. Suppose then that she takes a notion to draw the five hundred dollars from the bank and go South to her old home, without the slightest regard to her legal obligations. The sureties on her bond would be liable to the creditors to the extent of at least five hundred dollars. However, if they do go on her bond, well and good. If they won't—why, she has another alternative. There are surety companies.

Cost of Getting the $500

A SURETY company will furnish a bond for, say, ten dollars a year or so. But it will protect itself; it will take charge of the five hundred dollars in such manner that she can dispose of the five hundred dollars *only* according to law.

This means that her privilege to use the money at the very period when she most needs it—that is, immediately following the death of John Doe—is seriously curtailed. The surety company, to protect itself, must see that creditors are paid, that the infant's share is held intact, that the law is satisfied. It may require her to have her accounts legally settled at the end of a year. It may require her to have herself appointed guardian of the child—and to do that she would again have to give a bond.

Don't get it into your head that the surety company is an ogre. It performs a much needed service. Today an administratrix without friends can always get a bond. Fifty years ago she couldn't.

Widow Can't Sell the Real Estate

SO far, you perceive, we have addressed ourselves only to John Doe's five-hundred-dollar bank account, his personal estate. But we are not through with the estate of the man who did not leave a will. There is his building lot. His wife needs the money on it. She wants to sell it. Can she? She cannot. Why? Because she doesn't own it. And an administratrix deals only with personalty. Her interest in it as John's widow is merely the income of one-third of it for life. The lot belongs to the child. Can the child sell it? The child cannot. Why not? Because the child is under age.

Is there no remedy? There is. The law furnishes the remedy. After being appointed guardian of the child, with bonds, the wife of John Doe may then apply to the court on the child's behalf, and ask the court for leave to sell the lot. The court takes testimony, investigates, satisfies itself of the necessity and the advantages of a sale,—always considering only the child's interest,—and finally orders a sale.

Such is the experience of John Doe's widow after John has died without a will. You may figure out for yourself the legal expense of the various proceedings outlined. How much has come out of John's thousand dollars to pay for this expense? It is fair to say that two hundred and fifty dollars, or one-quarter of John's entire estate, would not be an unusual or remarkable deduction. The amount of work involved would be just as much as though John Doe had left ten thousand dollars. And John Doe's wife and child lose the two hundred and fifty. They are that much out of pocket; to say nothing of the worry, the delay, the interminable anxiety, the detail, the correspondence, the interviews, the explanations, apologies, nightmares.

A Good Will for $25

IS the will a poor man's institution? Let us see. Is it a necessity to the man of moderate means? Let us take the case of Richard Roe.

Richard Roe made his will. Probably he paid a lawyer ten dollars for drawing it, possibly twenty-five dollars. He provided in his will that his wife should be executrix, with power of sale and without bonds. And then, having done this sane and safe act, Richard Roe, in due course, died.

His wife—probably without a lawyer—took the will and the two witnesses to the surrogate's office. It was probated. If she employed a lawyer, it certainly cost her no more than it cost Mrs. John Doe to take out letters of administration, and probably not so much. Mrs. Richard Roe gives no bond. She is not beholden to Richard's friends, nor does she pay the fee of a surety company, nor is she under its surveillance. She gets her letters testamentary, goes to the bank, and draws the money. She pays the debts. If it is important for herself and the child to go back home to California, she goes—and uses the necessary funds. If she wants to sell the lot, she sells it, under her power of sale. Practically she doesn't have to account, because, if she be the sole legatee and devisee in the will,—and Richard made her such,—she's the only person interested in the estate. It is naturally possible—assuming that she has a ready customer—to reduce the entire estate to cash inside of a month. And when that is done that ends it. She's got it. She can do what she likes with it. And her expenses haven't amounted to fifty dollars.

"Is there no remedy? There is. His wife may apply to the court. How much will be left of John's $1,000 when these three get through with it?"

Costs $250 Not to Make a Will

NET result: John Doe neglected to make a will, probably because it would cost him ten dollars, and the family couldn't afford it. His failure cost his wife easily two hundred and fifty dollars, and turned her hair prematurely gray.

Richard Roe made his will, paid for it like a man, and saved his wife two hundred dollars or so in cash, and about five thousand dollars' worth of worry.

The rich man doesn't need a will nearly so much as does John Doe. Why? Because the legal expense of administering the rich man's estate—even with many complications—may be a mere drop in the bucket as compared with the bulk of the estate. At any rate, nobody feels it. What practical difference does a deduction of five thousand dollars make in an estate of one hundred thousand dollars? But John Doe's estate would be wiped out by a charge one-fifth as large as that.

John Doe didn't know that the making of a simple will—such as Richard Roe left behind him—is the simplest thing in the world.

How to Draw Your Will

JOHN DOE isn't dead yet, by the way, and we'll do something for John. We'll make his will right now—and we'll show him how and why we make it as we do. Here, then, is a simple sample of a perfectly good and valid will:

> All my estate I devise and bequeath to my wife, for her own use and benefit forever, and hereby appoint her my executor, without bonds, with full power to sell, mortgage, lease, or in any other manner to dispose of the whole or any part of my estate.
>
> Dated May 1, 1915. JOHN DOE (Seal).
>
> Subscribed, sealed, published, and declared by John Doe, testator above named, as and for his last will, in presence of each of us, who, at his request, in his presence, in presence of each other, at the same time, have hereto subscribed our names as witnesses this May 1, 1915, at the City of New York.
>
> THOS. NOAHES, 3 East 5th street, Boro. Manhattan, N. Y. City.
>
> OLIVER SEILER, 3 East 5th street, Boro. Manhattan, N. Y. City.

That will does everything for Mrs. John Doe that Richard Roe's will did for Richard's wife. It seems simple, doesn't it? And if John will follow the directions contained in this discussion,—*if he will follow the directions*,—he can make just as good a simple will as any lawyer can make for him. But he must obey orders, particularly when he comes to execute his will.

To John Doe, perhaps, the foregoing

sample will seems without form and void. He misses the solemn introduction, "In the name of God, amen!" He misses the testamentary asseveration, "Being of sound mind, memory, and understanding." He doesn't find any suggestion as to the uncertainty of life. The familiar word "heirs" is missing; so is the word "testament." Probably everything is missing that John thinks essential, and if we left John Doe to his own devices, he would probably supply all the aforesaid missing phrases, and—leave out everything else. But all these are non-essentials. The essentials will be found in the sample will cited heretofore.

Now for John's instructions: Let John sit down at his convenience with a sheet of any kind of paper, and let him take in hand a pen. Let him write out the first clause set forth—he can do it alone. Nobody need see him do it. He doesn't have to mention in it that it is his last will and testament—not in the body of the will. He doesn't have to mention his child. He doesn't have to detail his property. He doesn't have to give his child anything—popular opinion to the contrary notwithstanding. "All my estate" conveys all that he will leave—everything. It is wise to use "devise and bequeath," because the word "devise" applies to real estate and "bequeath" to personalty. And, by the way, let John be sure, if he use the word "personalty," not to spell it "personality." But he won't use it; he doesn't have to. The term "without bonds" explains itself. But the important, money-saving device in John Doe's will is the magic phrase "with full power to sell," etc. If John owns realty (not "reality"), that clause is vital.

Now, having written out everything in the first clause, save the date, John may also write underneath it, at the extreme right hand, the word "Seal" or the letters "L. S." (*locus sigilli*), "place of the seal." He doesn't have to attach a real seal unless he so desires.

But he must not sign it yet. Nor should he date it; though that is really immaterial, because the date of actual execution is always susceptible of proof.

Still in his closed room, let him add the second clause, the clause for the witnesses. This is known as the "attestation clause," and is to be signed by them. This clause is also, to the lawyer's way of thinking, of vital importance; but as a matter of fact it need not be added, if the formalities are all observed, and if the memories of the witnesses later serve them well. However, it should never be omitted. Re-read that clause, and you will find that it contains scarcely a superfluous word. Watch the instructions here given and compare them with the clause, and you will see that they tally.

Having written out his will and the clause below it, John calls in two neighbors, or in some States three—he calls

Continued on page 16

When Aunty Got the News

By SEWELL FORD

"Why didn't you tell me before that you had such a grand name?"

SAY, I expect it ain't good form to get cheesty over your relations, specially when they're so new as mine; but I've got to hand it to Mr. Kyrle Ballard. After three weeks' tryout he shapes up as some grand little great-uncle, take it from me!

First off, you know, I had him card indexed as havin' more or less talcum in his temperament, with a wide grumpy streak runnin' through his ego. And he is kind of crisp and snappy in his talk, I'll admit. Strangers might think he was a grouch today. But that's just his way. It's all on the outside. Back of that gruff, off-hand talk and behind them bushy, gray eyebrows there's a lot of fun and good nature. One of the kind that's never seemed to grow up, Uncle Kyrle is, sixty-odd and still a kid; always springin' some josh or other, and disguisin' the good turns he does with foolish remarks. And to hear him string Aunt Martha along from one thing to another is sure a dream.

"Good morning, Sister Martha," says he, blowin' in to a late Sunday breakfast, all pinked up in the cheeks from a cold tub and a clean shave. "I trust that you begin the day with a deep conviction of sin?"

"Why, I—I suppose I do, Kyrle," says she, gettin' fussed. "That is, I try to."

"Good!" says Uncle Kyrle. "It is important that someone in this family should recognize that this is a sad and wicked world, with Virtue below par and Honest Worth going haggy at the knees. Zenobia here has no conviction of sin whatever. Mine is rather weak at times. So you, Martha, must do the piety for all of us. And please ring for the griddle cakes and sausage."

Then he winks at Zenobia, gives his grapefruit a sherry bath, and proceeds to tackle a hearty breakfast.

A FEW days after him and Zenobia got back from their runaway honeymoon trip he calls her to the front door. "There's a person out here who says he has a car for you," says he.

"Nonsense!" says Zenobia. "Why, I haven't ordered a car."

"The impudent rascal!" says Uncle Kyrle. "I'll send him off, then. The idea!"

"Oh, but isn't it a beauty?" says Zenobia, peekin' out. "Let's see what he says about it first."

So they go out to the curb, while Uncle Kyrle demands violent of the young chap in charge what he means by such an outrage. At which the party grins and shows the tag on the steerin' wheel.

"Why!" says Zenobia. "It has my name on it. Oh, Kyrle, you dear man! I've a notion to hug you."

"Tut, tut!" says he. "Such a bad example to set the neighbors! Besides, this young man may object. He has a Y. M. C. A. certificate as a first-class chauffeur."

That's the way he springs on Aunt Zenobia an imported landaulet, this year's model, all complete even to monogrammed laprobes and a morocco vanity case in the tonneau. It's one of those low-hung French cars, with an eight-cylinder motor that runs as sweet as the purr of a kitten.

Then here Sunday noon he takes me one side confidential. "Torchy," says he, "could you assist a poor but deserving fellow to retain the respect of his chauffeur?"

"Go on, shoot it," says I.

"Don't be rash, young man," says he, "for the situation is desperate. You see, Herman seems to think we ought to use the machine more than we do. Just to please him we have been whirled through thousands of miles of adjacent suburbs during the last week. Still Herman is unsatisfied. Would it be asking too much if I requested you to let him take you out for the afternoon?"

I gives him the grin. "Maybe I could stand it for this once," says I.

"Noble youth!" says he. "You deserve the iron cross. And should there be perchance anyone who could be induced to share your self sacrifice—"

The grin plays tag with my ears. "How'd you guess?" says I.

Uncle Kyrle winks and pikes off.

SO about two-thirty P. M. I'm landed at a certain number on Madison avenue and runs jaunty up the front steps. I was hopin' Aunty would either be out or takin' her after-dinner nap. But when it comes to forecastin' her moves you got to figure on reverse English nine cases out of ten. And if ever you want a picture of bad luck to hang up anywhere, get a portrait of Aunty. Out? She's right on hand, as stiff and sour as a frozen dill pickle. Her way of greetin' me cardinal as I'm shown into the drawin' room is by humping her eyebrows and passin' me the marble stare.

"Well, young man?" says she.

"Why," says I, "not so well as I was a couple of minutes—er—that it's a fine, spiffy afternoon, ain't it?"

"Spiffy!" says she, drawin' in her breath reminin'.

"Yussuree for lovely," says I. "But I don't insist on the word. By the way, is Miss Vee in?"

"She is," says Aunty. "This is not Friday evening, however."

"Ah, say!" says I. "Can't we suspend the rules and regulations for once? You see, I got a machine outside that's a reg'lar—well, it's some car, believe me!—and seein' how there couldn't be a slicker day for a spin, I didn't know but what you'd let Vee off for an hour or so."

"Just you and Veronn?" demands Aunty, stiffenin'.

It was some pill to swallow, but after a few uneasy throat wiggles I got it down. "Unless," says I, "you—you'd like to go along too. You wouldn't, would you?"

Aunty indulges in one of them tight-lipped smiles of hers that's about as merry as a crack in a vinegar cruet. "How thoughtful of you!" says she. "However, I am not fond of motoring."

I don't know whether someone punctured an air cushion just then, or whether it was me heavin' a sigh of relief. "Ain't you?" says I. "But Vee's strong for it, and if you don't mind—"

"My niece is writing letters," says Aunty, "and asked not to be disturbed until after five o'clock."

"But in this case," I goes on, "maybe she'd sidetrack the letters if you'd send up word how—"

"Young man," says Aunty, sittin' her chin firm, "I think you are quite aware of

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Mary Pickford, who has recently signed a contract for 52 weeks at $2,000 a week, as a little chorus girl taking a cutting-down from the stage manager. The film is called "Behind the Scenes," and its interest lies in the picturesqueness of the accessories and in the charm of Mary Pickford's mobile little face.

*The story of a young girl, a[n] one of which audiences never [tire] where the heroine is turned [out] in a girls' reformatory, ever[y] skill. Note the expression [of] from curiosity, to acute [fear] heroine herself, in which every

Of all types of moving picture plays, the Western cowboy drama, which gets its effects by playing on the big primitive instincts, is most enduringly successful. The poker game in "The Measure of a Man," where one of the crowd is caught cheating at cards, is a brilliant example of how the emotions of a whole roomful of people can be focused on a single figure so as to intensify tenfold its dramatic significance.

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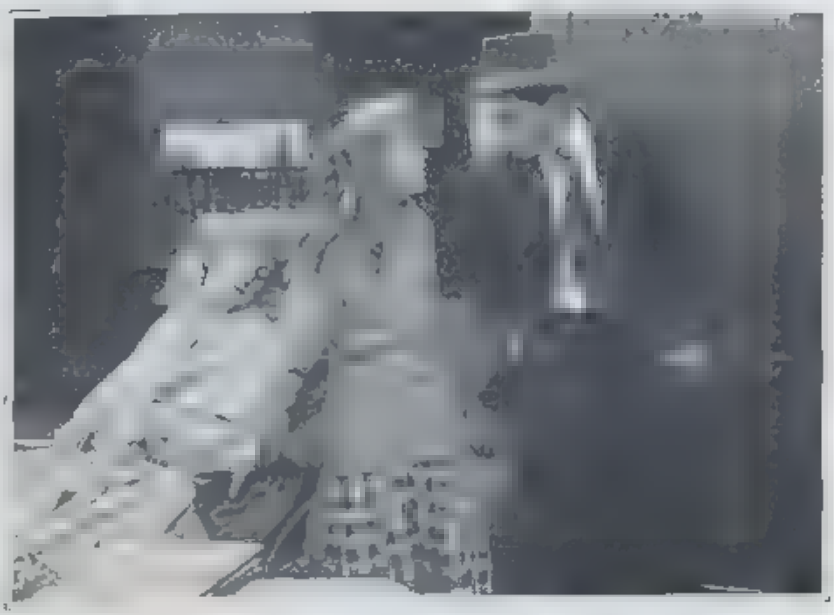
The old cripple has just received the mysterious "three of hearts," which means his death warrant. In the background the nun and woman who have conspired against him stand watching out of hard eyes the expression on the old man's face. This is the critical moment in the "Trey of Hearts."

There is no action in this remarkable scene from "The Straight Road"; but the four motionless figures—the wayward girl sitting miserable but rebellious by the deathbed of her father, the sick man, the priest holding out the crucifix, and the doctor counting off the seconds, make an ensemble of singular impressiveness. It may be counted on to hold an audience in breathless absorption.

Next week on these pages:



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ts in the
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e Plays

e Worth Living After Seventy"

my attitude. Your persistent attempts to woo my niece are wholly unwelcome. True, you are no longer a mere office boy, but—well, just who are you?"

"Private secretary of Mutual Funding," says I.

"And a youth known as Torchy?" she replies sarcastic.

"Yes, I was born that—I just—"

That will do." she breaks in. "What I am to understand all it before, and we no doubt you think me simply a disagreeable, crotchety old person. Have I not answered to your, however, that you may have failed to get my point of view? Can you not conceive that I might be somewhat humiliated when my friends suppress a smile as they say in mine Mr Torchy? Understand, I am not censuring you for being a harmless waif. No, do not interrupt. I realize on this a something for which you should not be held responsible. But can't you see, young man—"

"If I can't," I cuts in, "I need an eye doctor bad. I'll tell you what. I'll do about his name business, though. I'm going to issue a white paper on the subject."

"I what," says Aunty.

Send you a copy of a statement," says I. "I'll submit the case in writin' You win the round, though. And if it don't hurt you too much, you might tell Vee I was here. You can use a bichloride of mercury mouth wash afterwards, you know."

Saying which, I does the young hero act, swings proudly on nub heel, and exits left center, leavin' Aunty speechless in her chair.

SO Herman and me starts off all by our lonesome, swings into the Grand Boulevard and out through Pelham Parkway to the Boston Post road. Deep gloom for me! Even the way we breezed by speedy roadsters don't bring me any thrills.

I was still chewin' over that zippy roast Aunty had handed me. Numerous times on the way home I had a fine notion to go back and show her where she'd overlooked the part, but somehow I couldn't seem to frame up any way of gettin' my hat'ly over and word without seemin' to do a boastful. Besides, Aunty wouldn't take my word for Fin'ly Kyrle and all the rest. She'd want an affidavit, at least.

But I had made up my mind to have a talk with Vee. I hadn't had more'n a glimpse of her for weeks now and while I might not feel like givin' her complete details of all that had happened since I went, I thought I ought to explain matters a bit. Was I going to let a mere letter-writing skirt with my name on it think she'd seen the last of me so easy as that?

"I'll say not," says I; "you can just drop in on Madison avenue as we go down the road, and—"

"Drop in on Madison avenue!" says Herman, speakin' in English for the first time since I'd known him. "Why, man, you're crazy! I'm not going to be out after dark in this neighborhood with a machine like this for a million dollars!"

Seems he's the owner of a genuine Swedish nobleman's title, and he don't aim to have it soiled by contact with Bronx thugs. As for me, I don't see any chance to Vee tonight, but I sticks around near an hour without any luck.

"Huh!" says I to myself at last. "Might as well rock it again, and if I can't run the game—well, strangle it, you can spend words with Aunty. I reckon my bodily name anyway."

WITH that I marches up bold and presses the button. "Say," says I to the maid, "don't tell me Aunty's gone out since I left!"

Seems shakes her head solemn as her mighty Swedish intellect struggles to surround the situation. "Missus she dress by supper in dee room yet," says she.

"Such sadness!" says I. "Maybe there's nobody but Miss Vee downstairs?"

"Ja," says Selma, startin' stupid. "Not nobody else but Miss Veronica."

"You're a bright girl—from the foot down," says I, pushin' in past her. "Shut the door easy so as not to disturb Aunty and I'll try to cheer up Miss Veronica until she comes down. She's in the library, eh?"

I'd been doin' my best. We'd exchanged a few remarks of the season and was cramped away in a corner davenport big enough for two, while I was explainin' how much it was not havin' her name for to dance all collected one of her little teases, partly a sort of absentminded whim and my trained bloodhound instinct worming on Aunty. There she is, staunch friend between the devil and the deep blue sea, glarin' at us accusin'.

"So you returned after all to tell me you?" she demands.

"I didn't want to, but I thought I ought to look after your reputation," says I.

"Young man," says she, just as friendly as a Special Sessions Judge enjoin' the prisoner to the bar, "you are quite right. And I wish to say to you now, in the presence of my niece that—"

"Now Aunty! Please!" breaks in Veronica, shruggin' her shoulders expressive. "Varona, kindly be silent," goes on Aunty. "This young person known as Torchy has—"

When in drifts Selma and sticks out the silver card plate like she was presentin' arms.

"What is it?" asks Aunty. "Oh!" Then she inspects the names.

For half a minute she stands there glancin' from me to the cards undecided, and I expect if she could have disconcerted me with a look I'd have stared once or twice and then disappeared in a puff of smoke. But her softness wasn't quite high enough for that. Instead she turns to Selma and gives some quick orders.

"Draw these draperies," says she, "then show in the guests. As for you, young man, wait!"

"At last I had her bumping the bumps"

GEE!" I whispers, as we're shut in. "I wish I knew how to draw up a will."

Vee snickers. "Silly!" says she. "What ever have you been saying to Aunty now?"

"Me?" says I. "Why, not much. Just a little chat about Fan'ly trees and so on, durin' which she—"

Then the arrival chatter in the next room breaks loose, and I steps sudden, startin' at the closed portieres with my mouth open.

"Hello!" says I. "Listen who's here!"

"Who?" says Vee.

"That's so," says I. "You don't know 'em, do you? Well, this adds thickenin' to the plot for fair. Remember hearin' me tell of Aunt Zenobia and her new hubby? Well, that's 'em."

"How odd!" says Vee. "But—why, I've heard his voice before. It was at—oh, I know! The nice old gentleman who had the villa next to ours at Mentone."

"Italian?" I suppose.

"That's it," says Vee. "And you say he is—"

"My Uncle Kyrle," says I. "My reg'lar uncle, you know."

"Why, Torch," snaps Vee, grabbin me by the arm. "Then—then you—"

"Listen," says I. "Hear your Aunty doin' her con— Now Mr man she is gentle over there though. Now's they're gittin' acquainted. So it was where Uncle Kyrle spoke of me as a [illegible] Found him at Zenobia for [illegible] both rather at a loafer. Sister luck. For of you'll pardon my saying it, I'm youth is a nephew I'm going to be proud of some of these days unless a man—"

Say this was gettin a little on personal for me. I'd been shiftin around uneasy for a minute or two, and about then I decided it would [illegible] longer. So [illegible] door into the [illegible] to do or where to go. As [illegible] Selma wheelin [illegible] the tea wagon. The gives me a thought.

"Say, Bright Eyes," says I, pushin' a dollar at her, "take this and ditch that tea stuff for a minute [illegible] er." There's [illegible] be from door a minute and you must answer in bell. No doubt belongs in that open-face movement. Just watch me close."

WITH that I slips past the drawin' room entrance, opens the front door gentle, and gives the button a good long push. Then I slides back and digs up a card case that Aunt Zenobia has presented me with only a couple of days ago.

"Here!" says I. "Get out your plate and pass one of these to the Missus. That's it. Push it right on her considerate. Now! On your way!"

She's real quick at startin. Selma is, when she's shoved brisk from behind. And as she goes through the doorway I stretches my ear to hear what Aunty will say to the new arrival. And, believe me, if I'd given her the lines myself she couldn't have done it better.

"Mr Richard Taber Ballard!" says she, readin' he card. Then she turns to Uncle Kyrle. "Why, this must be some—"

"Eh?" says he. "Did you hear that, Zenobia. Torchy you young rascal, come here and explain yourself!"

"I will," snaps Aunty. "Did—did I understand, Torchy—"

"Dead, sullen for me?" says I, steppin into the room with a grin on.

I'd like to watch that story look settle in Vee's eyes and see the purple flush spread back to her ears, was worth standin' for all the rough deals I'd ever had from her. At last I had her bumpin the bumps. Sort of dazed she peepers the card once more, and then glances at me. Do I wonder? Richard Taber Ballard! I am glad to say I do.

"Why, how are you?" I ask Kyrle jovial, droppin one of the room. "What scrape have I been telling you about? The [illegible] card is for his father, you know. [illegible] To see he gets [illegible] red hair. Eh, Torchy? And here's the young man, Miss Veronica.

HE swings me around facin her, and I expect I must have noted some sheepish. But trust Vee. What does she do but let loose one of them ripply laughs of hers. Then she steps up, puts my head down, playful with both hands, and looks me square in the eyes.

"Why didn't you tell me before, Torchy," says she. "That you had such a perfectly grand name as all that?"

"Huh!" says I. "A swell chance I've had to tell you anything, ain't I? But if the folks will excuse us for half an hour, I'll tell you all I know about a lot of things."

And, say, Aunty don't even glare after us as we slips through the draperies into the library, leavin 'em to explain to each other how I come to be on hand as accidental. The only disturbance comes when Selma [illegible] with the tea [illegible] and, just from force of habit I mutters a pass-by [illegible]. After she's retired on tiptoe I goes up with sandwiches and so forth, though, I slips my arm back when she [illegible] struggles.

"Now, Sir," says Vee, "how are you going to [illegible] your cup?"

"I'd be willin' to miss on [illegible]," says I, "for a chance like this."

Acres of marsh land, one of the inhabitants of which has been bought by Mrs. Russell Sage and made into an impenetrable refuge for rare birds

No Guns On This Island

ONE of the most poetic of philanthropic gifts is that of Mrs. Russell Sage, who, at a cost of $140,000, has purchased Marsh Island, off the south coast of Louisiana, and dedicated it as a perpetual refuge for North American birds from the snares and guns of the fowler.

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Mrs. Sage has also interested in bird preservation and a contributor to the [illegible] Society. [illegible] of Mr. [illegible] and [illegible] with the facts in connection with Marsh [illegible] [illegible] [illegible]

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How Big Can a Gun Be?

By A. L. HODGES

IT used to be considered absolutely useless to make a cannon to shoot more than twenty miles; for that is as far as one can see on the ocean on a [illegible] The [illegible] The [illegible] the [illegible] to the [illegible] from mastheud lookout to masthead is twenty miles or less.

So ships that pass each other at a distance greater than [illegible] see each other. This is undoubtedly the reason why there have not been more isolated encounters on the sea than there have been for the ships of the different [illegible] roaming the Seven Seas. But the Seven Seas are wide and have an infinitude of paths. The fog factor added to this multiplies the chances of [illegible] greatly.

[illegible] the advent of the aeroplane and the dirigible there is no longer [illegible] conceiving of a gun that could shoot more than twenty miles. Indeed there is no limit now save that due to practical reasons, such, for instance, as limit of speed in a cannonball,—which is the speed it would have to have to get redhot and melt like the meteors by friction with the air, and as this is several miles a second there is no danger of coming to this limit.

The distance at which an aeroplane over a friendly ship may see depends only upon its altitude and the condition of the weather, except of course it could never see over a little less than a fourth way round the earth, and practically [illegible] as that even. The size [illegible] seen also determines this [illegible] or when it subtends a very small angle at the eye the eye cannot examine it. This particular limitation will be understood by those who have followed a buzzard with their eyes as he got farther [illegible] the [illegible] each.

An aeroplane a thousand feet up can detect an object on the surface of the water nearly forty miles away; one two thousand feet up, fifty-three miles, etc. The distance seen varies for all ordinary distances as the square root of the distance of the seer above water.

So if the United States has a big gun at Panama that will shoot twenty miles, it is possible for the gun to shoot farther than one can see from where the gun [illegible] So if an aeroplane is stationed [illegible] will with range finders, the distance [illegible] informed as to just how far away a hostile ship [illegible] is directly out of it. The big gun can be [illegible] the [illegible] sighting [illegible] shipper [illegible]

But now [illegible] such a gun be sighted for range? That is, how would a gunner know how to sight the gun. The distances would all have to be marked, and the sighting would be done almost automatically after they were marked. But who would determine in the first place where to put the marks on the gun for the different elevations?

The answer is that the [illegible] calculated to a great extent, but these would have to be determined by experiment, for the retarding effect of the air on a ball varies with the surface condition, and also with the speed of the ball. These are known for certain speeds and surfaces, but not for all. However, it is safe to assume that the calculated angles for the distances marked would be very close indeed, and would be corrected at the first target practice.

Bees That Make Bread

FABRE's book—[illegible] man who has [illegible] studying insects. This one is called "Bramble Bees and Others" (published by Dodd Mead & Co.), and it deserves [illegible]

[illegible] bread.

Early in the spring she digs her galleries in the soil, each bee sedulously resenting any other's intrusion. This gallery ten inches long, opens into rows of [illegible] cells, one for each egg. Each cell, so delicately glazed, is also lined with a waterproof film, fine as a spider's web.

How the Mother Bee Kneads

LOADED with pollen and honey the mother bee enters each cell backward, and brushes herself dropping her load of pollen. Then she turns about and disgorges the honey on the floury heap. After many such journeys she is ready to knead her flour, mingling with it a little honey and then to form it into a loaf the size of a pea—only with the hard crust in the center and the soft doughiness on the outside. On this loaf she deftly rests the egg.

[illegible] of all the laborious [illegible] the next [illegible] A gaunt [illegible] with red eyes, grayish belly and black [illegible] crouches by the door of the cell as the mother bee [illegible] back and forth. The mother bee comes forth ignoring the gnat, which makes way respectfully, but never leaves her post. The bee seems wholly oblivious to this dangerous enemy, for no sooner has she gone than the gnat complacently walks into the gallery chooses a cell, and lays her own eggs in the honeyed mass.

Often the gnat does not escape from the corridor before the [illegible] even in that case there is no [illegible] The bee seems serenely unaware [illegible] danger to her young. As a bee's larva, which should [illegible] the pollen for it almost always [illegible] maggots, the offspring of the gnat, [illegible] and grew fat and [illegible] a delicious morsel the [illegible] corpse.

Meanwhile the mother bee, still [illegible] to the disaster sets to work [illegible] the end of the gallery for her progeny's protection. And even then the identical maggots are not entombed by an [illegible] table horror. With angular agility and discretion they quit the cell before it is closed up.

But some of the bees survive the gnat's ravages, and these set busily to work [illegible] rear their own families which [illegible] The old [illegible] on the [illegible] their tongues. Now each [illegible] its cell as a starting point for [illegible] branch gallery—every branch gallery opening into the original corridor.

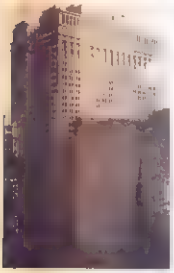
The Fierce Old Grandmother

THERE is also a curious trap door that opens and closes as well, and the keeper of this door is none other than the fierce grandmother bee whose spring family suffered such [illegible]. Her [illegible] stripes have gone, her head is bald [illegible] dingy and [illegible] But now [illegible] innocent stranger may not approach her lodging. Ants, midges, have but to appear, and she sallies forth [illegible] brandishing of mandibles.

Very often two of these [illegible] grandames will come to a [illegible] mandibles and feet. But never do they desert their posts! Only when the [illegible] scene of the [illegible] when [illegible]

An Office Building That Will Hold Three Cities

By CHARLES PHELPS CUSHING



A Garden for Five Dollars

By GRACE TABOR

This Is a Real Garden

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Does Buttermilk Really Prolong Life

By EDWIN F. BOWERS, M.D.

Each week Dr. Bowers will answer the most interes[t] received. Next week: "Is It Work or Worry That Kills?"

I[t] was the writer of Methodesis who first started the world with the assertion that the reason the Bulgarians [a]re so much a ripe old age was because [t]hey drink buttermilk.

[Explanation] [of] [the] [fact] [that] [the] [Bulgarians] [live] [long] [lives] [is] [that] [they] [drink] [buttermilk] [regularly] [and] [that] [it] [is] [a] [food] [of] [great] [value] [in] [keeping] [the] [system] [in] [good] [condition] [and] [preventing] [the] [accumulation] [of] [poisons] [which] [cause] [old] [age].

Many Athletes Are Short Lived

[For] [the] [past] [few] [years] [there] [has] [been] [a] [great] [deal] [of] [interest] [in] [the] [subject] [of] [physical] [culture] [and] [athletics] [and] [many] [men] [have] [become] [famous] [as] [athletes] [and] [physical] [culture] [experts]. [But] [the] [fact] [remains] [that] [most] [of] [these] [athletes] [have] [short] [lives] [and] [die] [young]. [Many] [of] [them] [are] [dead] [before] [they] [reach] [the] [age] [of] [forty]. [The] [reason] [for] [this] [is] [that] [they] [have] [overtaxed] [their] [hearts] [and] [other] [vital] [organs] [in] [their] [efforts] [to] [develop] [their] [muscles] [and] [have] [weakened] [their] [constitutions] [so] [that] [they] [are] [unable] [to] [withstand] [disease].

Buttermilk Always Make Good

[Buttermilk] [is] [a] [food] [which] [is] [rich] [in] [nitrogen] [and] [which] [contains] [a] [large] [amount] [of] [lactic] [acid]. [Lactic] [acid] [is] [a] [powerful] [germicide] [and] [destroys] [the] [germs] [of] [disease] [which] [are] [present] [in] [the] [system]. [It] [also] [prevents] [the] [accumulation] [of] [poisons] [in] [the] [system] [and] [thus] [helps] [to] [prevent] [old] [age].

[Buttermilk] [is] [a] [food] [which] [is] [rich] [in] [nitrogen] [and] [which] [contains] [a] [large] [amount] [of] [lactic] [acid]. [Lactic] [acid] [is] [a] [powerful] [germicide] [and] [destroys] [the] [germs] [of] [disease] [which] [are] [present] [in] [the] [system]. [It] [also] [prevents] [the] [accumulation] [of] [poisons] [in] [the] [system] [and] [thus] [helps] [to] [prevent] [old] [age].

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What Shall I Do With the Money I've Saved?

By ALBERT W. ATWOOD

[B] [CHARLESTOWN, W. Va.—It] [is] [impossible] [to] [say] [whether] [the] [stock] [of] [the] [United] [Dry] [Goods] [Company] [will] [have] [any] [value] [until] [after] [the] [receivership] [is] [settled] [and] [the] [affairs] [of] [the] [company] [are] [wound] [up]. [The] [outlook] [is] [not] [bright].

[N] [A] [reader] [writes] [to] [ask] [whether] [the] [stock] [of] [the] [Atlantic] [Coast] [Line] [Railroad] [Company] [is] [a] [good] [investment].

[S. CORY, W.Va.—I] [cannot] [tell] [you] [anything] [definite] [about] [the] [stock] [you] [mention]. [You] [would] [have] [to] [investigate] [it] [personally].

[K] [The] [stock] [of] [the] [California] [Iron] [& Ferrite] [Corporation] [are] [good] [enough] [for] [anybody]. [Do] [not] [become] [nervous] [about] [them] [at] [all].

[N. B. W., Westfield, N. J.—Minimum] [prices] [for] [stocks] [on] [the] [New York] [Curb] [exchange] [are] [the] [prices] [established] [by] [no] [one] [is] [permitted] [to] [do] [business] [at] [less].

[E] [W.] [One] [Dollar] [Down] [Dollar] [a] [Week] [$4.98] [and] [$4.98] [only] [$4.98] [per] [month].

[H.] [The] [stock] [of] [the] [Consolidated] [Gas] [Company] [of] [New York] [is] [a] [good] [investment]. [The] [common] [is] [absolutely] [dead]. [The] [preferred] [are] [in] [jail] [at] [Atlanta, Georgia].

[M] [W] [Many] [of] [the] [stocks] [now] [selling] [low] [in] [the] [country] [was] [became] [most] [of] [the] [financing] [has] [been] [completed] [and] [are] [improving].

[B.] [Owensboro, Ky.—St.] [Paul] [General] [Mortgage] [4½] [bonds] [do] [not] [mature] [coupons] [beyond] [1933] [all] [other] [bonds] [run] [to] [1968]. [It] [would] [be] [unwise] [to] [buy] [bond] [too] [bulky] [to] [provide] [a] [new] [use].

[R B. D., Richmond, Va.—] [Stocks] [of] [new] [companies] [are] [a] [gamble] [if] [you] [join] [a] [building] [and] [loan] [association] [the] [shares] [are] [absolutely] [local] [in] [their] [character].

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The Man Who Discovered Americans

By BRUCE BARTON

NOT *all* Americans, of course. The late Christopher Columbus discovered some Americans, Jacob A. Riis discovered some, and there are doubtless other discoverers whose names escape me; but William Goodell Frost discovered more than three million Americans who had been lost for something like three hundred years—and that ought to be enough.

It was in 1884 that Frost, the youngest man ever appointed on the faculty of Oberlin College, was making a walking trip through the Kentucky Mountains. The word "making" is used advisedly, as you would realize if you knew the Kentucky Mountains. Any kind of trip through them is nothing short of downright, and upright, hard work. Most of the roads, being merely the beds of mountain streams, merit the description of the old mountaineer whom Horace Kephart quoted, "Goin' up you can might' nigh stand up straight and bite the ground; goin' down a man wants hobnails on the seat of his pants." It was on this walking trip that Frost discovered his three million pure-blooded Americans who for something like three hundred years had been "beleaguered by Nature," as he expresses it; which is to say, shut up and forgotten.

The Only Real Americans

OTHER men, to be sure, had preceded him. Poe, in one of his stories, makes reference to "the wild and uncouth races of men" who tenant the Cumberland Mountains, and other adventurers into the hills had come out with strange tales of moonshine stills, and feuds, and hair-faced, raw-boned men.

Wild and uncouth as they undoubtedly were, Frost soon discovered that these "poor whites" are almost the only real Americans in America. Their ancestors, coming along about the time of the Mayflower, pushed back into the mountains, and there, shut off from the outside world, with no railroads or navigable streams, their descendants have remained ever since. Frost named them "our contemporary ancestors," and immediately set himself to work bridging the gap that shut them off from the busy world about them.

For pretty nearly a quarter of a century he has been president of Berea College. A "brevet college" he calls it, "a kind of Cooper Institute, social settlement, and extension bureau of civilization." In that period pretty nearly twenty thousand mountaineers have come out of the hills, many of them walking more than a hundred miles, driven by a hunger for "larnin'" long denied, and some of them seeing their first railway train on the journey. Berea, starting them in at the kindergarten, or the fifth grade, or the high school stage, as the case might be, has kept them as long as it could, and sent them back into the mountains to be teachers and blacksmiths, preachers and farmers, and country editors, and to carry the spirit of the twentieth century back to the folk of the eighteenth.

Board costs one dollar and thirty-five cents a week at Berea. A year's expenses average one hundred dollars; but hardly any of the students ever have that much.

"Young Lincolns and Their Sisters"

THE difference is earned by work which the college supplies. And last year one boy left his home in North Carolina with thirty dollars, and returned in June, after ten months at Berea, with thirty-five. So year after year Frost has traveled back into the ravines to bring them to Berea, and up and down through the cities of the North for money to keep them after he gets them there. He is "making American citizens faster and cheaper than they can be made anywhere else." He is helping a whole nation out of the eighteenth century into the twentieth. His raw material is "young Lincolns and their sisters"; for after all, he says, the sole main difference between Lincoln and the other mountain boys about him was that Lincoln's mother had six books.

He's a different sort of discoverer from Christopher Columbus and the other explorers who preceded him. For one thing, Columbus, having discovered his Americans, turned round and went home. Frost stayed.

When a Lion Makes Love

WHO is the best love maker among wild animals? The king of beasts himself, says Ellen Velvin in her new book, "From Jungle to Zoo" (Moffat, Yard & Co.).

"He is a strictly domestic animal, and as soon as he is full grown he begins to look for a wife. When he has made his selection, he is quite willing to fight for her, which he usually has to do, for there are generally rivals.

"A fine young lioness will come into the open, followed perhaps by two or even three full grown lions. Sometimes these lions already bear the marks of former fights. After a few preliminary growls of defiance they suddenly start fighting one another and stop for a few moments in order to get their breath. Then, with their tawny bodies quivering with rage, their throats swelling, their mouths dripping saliva, and their ropelike tails waving to and fro, each one will put forth his utmost strength; for the fight means that the winner gets the lioness.

"Meanwhile the lioness appears to enjoy it thoroughly. Settling herself comfortably on the ground, her head well up and waving to and fro in pleasurable excitement, she never takes her cruel yellow eyes off the combatants, until there is a little pause such as I have just described, and then she licks her paws reflectively, as though she took no interest whatever in the matter.

"She remains quiet until the fight has taken the first enthusiasm out of the competitors. Then she begins to watch each lion craftily, putting her red tongue in and out slowly, as though considering something. Just as soon as one of the two lions shows unmistakable signs of defeat, she steps over to the victor, and, ignoring the others who have fought so bravely for her, rubs her head insinuatingly against his neck, purring softly.

"And without more ado home they go to the cave shrouded with wild olive and mastic tree branches, and here they settle down to their home life in the jungle. On their soft beds of clean, dry, fragrant leaves they sleep all day long. As the shadows gently gather they wake, roll over, yawn, and stretch themselves lazily. Then as it grows darker they prepare to saunter forth in search of food.

"The lion makes a good and faithful husband, and a brave provider. He treats the lioness with the greatest dignity. He never walks in front of his wife, but always waits for her to enter, or leave the cave first, and when she halts occasionally in her walk the lion waits patiently until she feels inclined to go forward, when he at once follows her as before."

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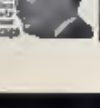

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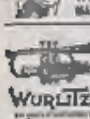

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This is the end of

How to Make Your Will

Continued from page 9

them into the room where he is himself. These neighbors may be anybody, but should not be persons interested in the will as legatees or devisees. If he were to give Tom Noakes a legacy of one hundred dollars, and Tom Noakes were witness to the will, and after Doe's death were compelled to testify to its execution, he would lose his legacy. That is why neighbors are suggested as witnesses. They are not usually legatees.

The scene is now set. In the room together are John Doe, the testator, and the two or three proposed witnesses. It is not necessary that the witnesses should read the will. They have nothing to do with the contents of the will—nothing whatever.

John Doe, having laid down his pen to call his neighbors, now takes it up again. They look on. John fills in the date. He then signs his name opposite the seal. Legally he *subscribes* his name, which means that he signs at the end of the will. That first clause is his will. He signs at its end. The word "seal" or "L. S." takes care of the "sealing" referred to in the attestation clause. Follow the attestation clause and see that John does this right.

One Slip May Be Fatal

HAVING thus *subscribed* and *sealed* his will, when the two were with him in the room and when they were looking on, John now makes two vital utterances, without which a will is absolutely void. Follow this carefully. He says to his two witnesses, "This is my last will," and then adds to them, "I want you to sign as witnesses."

He must declare it to be his will, and he must ask them to sign as witnesses. If he fail in that, his will is absolutely void. You now see that he has declared it as his last will. He has done it in presence of his witnesses. He has requested them to sign as witnesses. He has done his part.

It is now up to them. They, then, when he is still present, and they are both present, sign their names as witnesses and add their addresses. Of course it is not possible for all to sign literally "at the same time"; but that phrase in the attestation clause indicates merely that the execution of the will takes place practically as one transaction. The testator waits until both sign. Noakes waits until Stiles is through. He doesn't rush out as soon as he has signed his own name. Let all three remain present until the trick is done.

The net result,—John Doe has made a valid will.

At any rate, his will will serve for a great majority of States in the Union. Add three witnesses instead of two, and physically affix a seal, and it is good generally throughout the United States. The specific directions here set forth are given with the laws of many of the principal Eastern States in mind. Doe has made his will, and it hasn't cost him a cent.

It is wise for the witnesses to read the "attestation clause," and to charge their minds with the fact that it is true,—that they followed all its detail in the execution of the will.

Having made his will, John Doe naturally expects to drop dead next day. As a matter of fact, he probably lives for years. A well known old practitioner down on Wall street—upon the occasion of the execution of a will—invariably addresses his clients thus:

"You know, Sir, the making of your will is really life insurance; the best life insurance, really, that you can obtain."

If the Witnesses Die

THEREFORE, since his neighbors Noakes and Stiles have underwritten him in the aforementioned manner, John Doe doesn't die at once. When he does die, a queer thing happens, possibly. Noakes and Stiles have totally forgotten that they ever witnessed John Doe's will. Maybe one of them is dead and the other can't remember. But say they are both living, and neither can remember—what then?

Is Doe's will void because they can't remember? Not at all. The law—statute law in some States, decisions in others—says they don't have to remember—nor in fact do they have to live. There is the advantage of the attestation clause. The attestation clause was built for witnesses who cannot remember or who do not live. And when, on Doe's death, Noakes and Stiles attend before the surrogate's clerk and scratch their heads, all they have to do is to recognize their signatures, then be able to swear that the name Noakes was signed by Noakes and the name Stiles by Stiles. The law does the rest. The law says it will presume that the statement contained in the attestation clause is correct, and it probates John Doe's will. And if the witnesses be dead, it takes proof of the correctness of their signatures and of John's.

It has been suggested that John Doe sidesteps making his will because of the expense. But he sidesteps it for other reasons. Death is a happening never contemplated, and never imminent.

There is always plenty of time to prepare for death—and wills and death go together. Hence, John Doe, failing woefully to realize the importance of the thing, delays it. He may seek life insurance eagerly; but he is apathetic about his will.

Lawyers Often Fail to Leave Wills

JOHN DOE is not alone in this. It is a notorious fact that lawyers—the very class that understands the necessity of the thing—frequently fail to leave wills. It is so easily done that it is never done.

John Doe is in good company if he fails to make his will. It is a very human weakness, that failure; but that failure may constitute a serious mistake.

If he acquire riches, a will then may be desirable; but it is not essential. There are just as many family fights with a will as without one. If he thinks wills belong exclusively to big estates, he suffers under grievous error.

If he dies poor, he needs one mighty bad.

A word in John's ear: Better have a lawyer draw your will. The simple form herein may suit you. But if you come to vary it, you enter unknown territory. An ounce of prevention is worth a pound of cure.

Polar Postage

MANY Arctic and Antarctic explorers have taken with them a special supply of postage stamps for special uses. When the Terra Nova left New Zealand on November 29, 1910, she had on board a hundred pounds' worth of New Zealand one-penny stamps bearing the words "Victoria Land."

Captain Scott was made postmaster of British Antarctica, an appointment first held by Sir Ernest Shackleton in 1907.

The stamps carried by the Shackleton Expedition were the ordinary New Zealand stamps, marked "King Edward VII Land." Twenty-three thousand of these stamps were issued, and though of only one-penny value they are now quoted at twenty-six shillings each, unused.

The Australian Antarctic Expedition, under the leadership of Dr. Mawson, used the stamps of Tasmania, canceled with a special postmark showing in the center the figure of a penguin. The stamps used by the Terra Nova expedition were also canceled by a design noticeable for the figure of a penguin.

The German Antarctic expedition of 1911 had a stamp of special manufacture showing a design of the expedition's ship, the Deutschland.

"That's My Corn"

What a Confession!

Something hits a shoe. There's a flash of pain, and the victim says, "That's my corn."

"My corn," pared and coddled for years, perhaps. It's as needless as dirty hands.

A **Blue-jay** plaster, applied in a jiffy, would end that pain instantly. And the B & B wax that's in it would terminate the corn in two days.

No pain, no soreness, no inconvenience. The corn loosens and comes out. It disappears forever.

It's hard to prevent corns while having dainty feet. But it isn't hard to end them. A million corns a month are ended in this easy **Blue-jay** way. You do yourself injustice when you suffer from a corn.

Half your friends have proved this.

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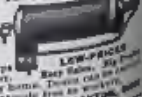

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Little Things You Ought to Know

How Long a Soldier Lives

ACCORDING to Edward Bensell Phelps, A editor of the American Underwriter, a soldier has a better chance of living through a year of the war than a civilian has of surviving his ordinary occupations. Then he gives the percentage of soldiers who will survive the civilian in chances that if he is 25 he will reach 26; if he is 30, to reach 31; if he is 35, to reach 36; if he is 40, to reach 41; if he is 45, to reach 46; if he is 50, to reach 51; if he is 55, to reach 56; if he is 60, to reach 61; if he is 65, to reach 66.

Mr. Phelps has made elaborate mortality tables showing these conclusions, based on the estimated number of deaths among 1,000,000 engaged during the first year of the war. The estimate of deaths in battle was based on the rates of the Union army during the Civil War, the German army in the Franco-Prussian War, the British army in the Boer War, and the Japanese army in the Manchurian War.

Tin-Can Bombs

MAYBE they are not ordinary tomato cans, but they might be just the same, judging by the precautions that have come on the front of the European War. This form of the hand grenade that the British troops are using. According to Popular Mechanics, the soldiers in the trenches make them themselves.

The cans are filled with pieces of iron and charges of gunpowder, and equipped with a fuse. They are frequently tossed by hand into the nearby trench of the enemy, but usually a rifle or small gun is used. This is only a piece of timber, with an automobile spring fixed vertically to the upper end, the top of which is driven back and held in a slot by a wooden trigger. Then the bomb-can is clamped to the spring with a tin holder. The fuse is lighted, the trigger sprung, and the bomb-can on its projective way behind the earthworks of the enemy.

Turning an Auto Into a Railroad Car

SOME of the railroads are churning ordinary automobiles into railroad cars to be used in their inspection work. All that is needed is a set of steel-flanged tires. The regular pneumatic tires are deflated a little, the steel put over them, then inflated firmly by a grease gun. The car is then built mostly in place, and the machine, with the spring gear locked straight ahead, goes merrily down the track at enormous speed. But, as each of these railroad cars weighs 650 pounds, their use is not likely to become popular.

The Boundary Marked at Last

THE last remaining mark on the boundary between Canada and the United States from the Lake of the Woods to the Pacific Coast has at last been put into place. The monuments were formerly ordinary posts, the last kind of which were planted in 1903; but these were perishable, and seven years ago it was decided to replace them with permanent monuments. These are of aluminum bronze, made into pyramids consisting of six-five pounds each, which are strung on an iron rod and fixed in place by cement. Eighty-two of these have been established sufficiently near together to be within eyesight of each other.

Uncle Sam Will Test Your Watch

SEND your watch to the Bureau of Standards at Washington, and an expert will test it and give a certificate showing its accuracy exactly. A fee of fifty cents to a dollar is required. A bulletin has been issued by the government showing just how to take care of your watch.

Some New Inventions

HOW to turn your bicycle into a boat is the latest idea of a New Jersey patentee, lately. The enterprising inventor puts a float in place of the front wheel, with a rudder extending backward and controlled by the handle bars for steering, and in the rear are two floats in place of that wheel. A propeller is to be wheel to the side-plate extends back between the rear floats.

AN English inventor has discovered a method of extracting metals from the ocean by electricity. Plates of iron and lumb are placed in separate conducting salt solutions, and the two solutions are connected outside by a wire circuit, in which there is a battery and a reducing cell. When the location of the metal is known, the two solution-packets are to be made near that part of the body.

A COMBINATION parasol handle and cane lately been in a recently patented novelty for the lady. The top of the handle opens with a spring, and then a tiny mirror comes out from the back of it. The handle itself are the bottles and puffs and other things that only the fair carrier knows.

Just School Jokes

A Neat Definition

A SKELETON is bones with the man "rubbed off," said Mary in the physiology class.

Elisabeth's Fathers

IN the primary history class the teacher used the word *forefathers*, and proceeded to explain its meaning.

"I haven't got any four fathers," objected Elisabeth when the teacher had said that every little boy and every little girl had forefathers.

"Yes, certainly have," answered the teacher. "Every child in the world has forefathers!"

"I've only got two fathers," persisted Elisabeth, "my heavenly Father and my earthly father."

Difference Between Miss and Mrs.

A SECOND grade teacher had difficulty in getting the children to distinguish between *Miss* and *Mrs.* One day she found a way out one when they missed the other, namely, by using the teacher had said that he said, "John, what is the difference between Miss and Mrs.?"

Whereupon John, one of the slowest children in the room, startled her with the answer, "Mister."

An Appropriate Name

A school in a Jewish district of the city they were discussing a change of name for the school, and the teacher asked the board of education to use names of distinguished men as an inspiration to the children attended on.

A bright little fellow in the front seat raised his hand for consideration. "I think, Miss C.," he said, "that we ought to call this a Lincoln school. There are so many Abrahams in it."

Struck the Wrong Pitch

PROGRAM had been arranged for visiting day in the school at Newington, New Hampshire. The music had been rehearsed in the town hall because the school hall could boast a piano and the school had none. Then had asked and received permission to sing a hymn in honor of the minister, who was to be present. Dan had a solo part, and a note of confidence.

On the day of the entertainment he came forward to the platform and in a high-pitched monotone announced impressively, "My father will now 'fale' and stopped.

There was a horrified silence while the teacher struggled to control her voice. Dan has always rehearsed with the piano," she explained, "Daddy sings, Dan, and pitch it from the piano."

To the relief of the audience Dan began again, and this time got over those tremendous hand — and finished without further mishap.

The Stamp Act

IT was the Christmas season, and public-spirited teachers were encouraging their pupils to buy Red Cross seals to help the White Plague by purchasing Red Cross stamps.

One girl had a mind of an inquiring type. "How," she asked, "does tickin a stamp and sticking it on an envelop keep you from catching tuberculosis?" G. C.

Not Desirable

JOHN was uttering because he had no gift for the approaching Christmas.

"Do not quarrel with little sister all day," suggested his mother gently.

That would be the best gift she could have," said John.

"Can't you see how much Mother enjoyed your gift, John?" asked Grandmother that night. "Why don't you do this every day?"

"I'd have given it to her every day for every boons, "I'd rather die, Gran, than live like this every day," he said fervently.

The Still, Small Voice

ONE day during the reading lesson we came to the word *conscience*. Trying to make the meaning clear, I started by saying, "It is that little voice within us—" but was suddenly interrupted by a little fellow who exclaimed:

"Yes-m, I know. I've heard mine growl."

It Hurts Her Feelings

FOND PARENT TO TEACHER: "Please don't punish Alice's examples wrong any more. She is so sensitive."

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